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and then....

### PROTECT YOUR INVESTMENT

After you do everything in your power to produce a good wheat crop, you still can think of many ways that your wheat crop could be lost between seeding and harvest time. To do a good job of producing wheat requires an important investment of money and labor that is subject to weather, insect and disease risks -- unavoidable causes of loss that may destroy both your expected profit and your investment.

In addition to all the risks that you can think of that could destroy your wheat investment, you know from watching and reading about Mother Nature that there are new causes of loss that could occur in your county for the first time. Every year Mother Nature teaches men through actual example that they still have much to learn.

Many years ago businessmen learned that it was wise for them to join together to protect through insurance against the disasters over which they have no control that could destroy the investment of any one of them -- the man with the most or the man with the least. Investment protection has become an established part of sound business operations whenever it is available.

#### A BUSINESS PROPOSITION

Farming is a business although some farmers persist in taking unnecessary risks.

Thousands of farmers are now protecting their wheat investments with Federal Crop Insurance policies that insure against unavoidable loss. who do not make their small increase in their operating costs required by a Federal Crop Insurance policy leave entire operating costs subject to loss from the many production risks beyond their control. Experienced farmer-businessmen know that losses can happen on any farm and will occur on many farms. Some farmers attempt to justify leaving their investment at risk by saying that crop insurance doesn't offer them enough. This is another way of saying they want something for nothing instead of a business proposition.

CROP INSURANCE DOES NOT OFFER THE FARMER SOMETHING FOR NOTHING. It is a business proposition -- providing protection of a specified amount of crop investment against loss from causes beyond the farmer's control. For this protection the farmer pays a premium and collects indemnities only when crop disaster strikes his crop. It is a farmer's business and cannot afford policyholders who want collection instead of protection.

#### LOCK THE BARN DOOR

A Federal Crop Insurance policy will protect what you invest in wheat production against unavoidable loss. Insurance is designed to keep you from losing money. Farmers must look to good crops and prices for their profit.

You can apply for this protection through the County PMA Office. However, only a short time remains until the closing date after which NO applications will be accepted.

Join other progressive wheat farmers in building a county wheat insurance program to provide protection against crop disasters that can destroy the investments of any one of us any time they strike our operations.

Crop insurance protects against what might happen. The cost is reasonable. The protection is sound business for every farmer. Favorable loss experience will earn lower protection costs and whenever crop disaster strikes, the policyholder gets his investment back and has it to use again.

The decision is yours but the time for it is now. That story about the fellow locking the barn door after the horse was stolen isn't very amusing if it was your horse.

## DON'T DELAY, APPLY TODAY THROUGH YOUR COUNTY PMA

United States Department of Agriculture

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